

***Long-Term Care Rate Guide***  
***Premium Rate Increase History Section***  
***Company Explanation Section***

***STONEBRIDGE LIFE INSURANCE COMPANY***

<b><i>Policy Form</i></b>	<b><i>Explanation</i></b>
All Forms	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
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